



युनाइटेड बैंक ऑफ़ इंडिया : United Bank of India
अग्रणी बैंक प्रभाग : Lead Bank Division

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Ref : SLBC-WB/AGRI/Minutes/ 1000 /2020

Dated , the 29th February,2020

Member Banks under SLBC,West Bengal

Re : Minutes of the Sub-Committee Meeting on Agriculture on 24-02-2020

The quarterly meeting of SLBC Sub-Committee on Agriculture was held on 24-02-2020 to review the progress made in the sector upto Dec, 2019. The major points of discussion and the action points that have emerged during the meeting are as given below,

- With deployment of Rs.34127 crore upto Dec, 2019, the banks could achieve 62% of the yearly target of Rs.55000 crore. Sri M R Ray, Convener of SLBC reiterated that the target has been realistically set by SLBC in consultation with Authorities and should be treated as sacrosanct by banks for achieving the target without fail.
(Action point 1 : Member Banks)

- Initiating the discussion, Sri S Nath, AGM of NABARD briefed the House regarding the ongoing KCC saturation campaign. He urged upon the banks to expedite the process for enrolling the non-farmers under KCC scheme on priority basis. The momentum picked up in enrolment for the FY 2019-20 with increase in KCC base from 31.36 lacs as on 31-03-19 to 36.33 lacs as on 31-12-19 must be sustained.

NABARD also advised that the Pvt Banks need to scrutinize categorisation of loans particularly reported under KCC/Crop loans and other segments under Farm Credit and also ensure availability of Interest Subvention facility to the farmers.
(Action point 2 : Member Banks)

The House expressed concern that despite adoption of identified potential Animal Husbandry & Fishery centres, bankers are yet to commence working capital finance to farmers associated in these activities. It was informed by NABARD that Scale of Finance was finalised by all the DLTCs for 2019-20 and the uniform SOF on State basis will be attended to for the year 2020-21 as discussed at SLBC forum. SLBC also reiterates that all the LDMs have sent the SOF for respective districts to the DCOs/Dist Nodal Officers of the member banks and the same should be referred by the banks while assessing the credit limits.

(Action point 3 : SBI & other Member Banks)



- Regarding KCC enrolment & crop insurance, Sri H Mudi ,Jt Secretary of Agriculture, GoWB requested the banks to target the non-loanee farmers for covering them under KCC scheme and also ensure coverage of all the loanee farmers under Bangla Shasya Bima Scheme. He opined that crop insurance coverage is very important in view of the recurring nature of cyclones/hailstorms in recent times.

Sri V Biswas, Banking Adviser (Agri Insurance), GoWB informed that claims for crop damages have already been remitted directly to the deposit accounts of non-loanee farmers. The bank branches may scrutinize their records and reach out to these non-loanee farmers for enrolling under the KCC scheme.

(Action point 4 : Member Banks)

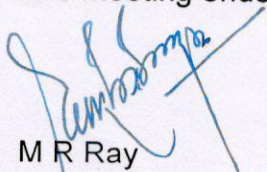
SLBC informed that as reported by LDMS, the data base of non-loanee farmers as available in BSBS portal is yet to be shared with them for onward circulation with respective ADAs for generation of proposals. It is requested by SLBC,NABARD, SBI, Canara Bank that the process may be expedited for accelerating the saturation campaign.

(Action point 5 : Member Banks)

- Sri Mudi informed that the submission of the Utilization Certificate to the Insurance Companies for receipt of settled claims have not been completed as yet. Sri Ray informed that despite taking up the matter on regular basis and deciding to close the audit upto 2017-18 by 31-03-2020, the response from the banks for this statutory work in not encouraging.

(Action point 6 : The member banks are to complete the task within the timeline and avoid further complication in this regard. The bank-wise list of pending certificates as per list received from AICL is attached for necessary action by the member banks.)

The meeting ended with vote of thanks to the Chair & participants.



M R Ray
General Manager
Prisec-Agri & Convener of SLBC



Encl, pending list for UCs

